

Information to identify the case:

Debtor 1	Brian R. Hefferin	Social Security number or ITIN xxx-xx-9813
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-23231-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian R. Hefferin

2/11/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian R. Hefferin
Debtor

Case No. 19-23231-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Feb 11, 2025

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2025:

Recip ID	Recipient Name and Address
db 15105667	+ Brian R. Hefferin, 1042 Laurel Street, Bridgeville, PA 15017-2242 P S E C U, P.o. Box 1006, Harrisburg, PA 17108

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2025 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2025 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 12 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15105650	+ EDI: BANKAMER	Feb 12 2025 05:03:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15105651	+ EDI: BANKAMER	Feb 12 2025 05:03:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15127203	+ EDI: BANKAMER2	Feb 12 2025 05:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15105653	+ EDI: TSYS2	Feb 12 2025 05:03:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15105652	+ EDI: TSYS2	Feb 12 2025 05:03:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15105658	+ EDI: CITICORP	Feb 12 2025 05:03:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105661	+ EDI: CITICORP	Feb 12 2025 05:03:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-2

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Page 2 of 3

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15105666	EDI: DISCOVER	Feb 12 2025 05:03:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15105665	EDI: DISCOVER	Feb 12 2025 05:03:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15109073	EDI: DISCOVER	Feb 12 2025 05:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15105656	EDI: JPMORGANCHASE	Feb 12 2025 05:03:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15105654	EDI: JPMORGANCHASE	Feb 12 2025 05:03:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
15120059	+ Email/Text: RASEBN@raslg.com	Feb 12 2025 00:21:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15124218	Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2025 00:28:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15105669	+ EDI: G2RSPSECU	Feb 12 2025 05:03:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15105669	+ Email/Text: bankruptcynotices@psecu.com	Feb 12 2025 00:22:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15140808	EDI: PRA.COM	Feb 12 2025 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15126941	+ EDI: G2RSPSECU	Feb 12 2025 05:03:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15126941	+ Email/Text: bankruptcynotices@psecu.com	Feb 12 2025 00:22:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15146149	+ Email/PDF: ebnotices@pnmac.com	Feb 12 2025 00:28:30	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15105671	+ Email/PDF: ebnotices@pnmac.com	Feb 12 2025 00:29:16	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15105672	+ Email/PDF: ebnotices@pnmac.com	Feb 12 2025 00:42:06	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15105673	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 12 2025 00:21:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
15105674	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 12 2025 00:21:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15128932	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 12 2025 00:21:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15105675	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 12 2025 00:22:00	UPMC, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15139121	Email/Text: BNCnotices@dcmservices.com	Feb 12 2025 00:21:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15105678	+ EDI: USAA.COM	Feb 12 2025 05:03:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15105677	+ EDI: USAA.COM	Feb 12 2025 05:03:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
15105676	+ EDI: USAA.COM	Feb 12 2025 05:03:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 35

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Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
15105659	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105660	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105662	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105663	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105657	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15105655	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15105670	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15105668	*	P S E C U, P.o. Box 1006, Harrisburg, PA 17108
15105679	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio,, TX 78288-1600
15105664	##+	Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940

TOTAL: 1 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Pennymac Loan Services LLC blemon@kmllawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Pennymac Loan Services LLC dcarlon@kmllawgroup.com
Lauren M. Lamb	on behalf of Debtor Brian R. Hefferin julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6